



FIRST NATIONAL BANK AND TRUST COMPANY

Ardmore. Lone Grove. Marietta.
Ringling. Sulphur. Velma
405 West Main. P.O. Box 68. Ardmore. OK 73402
580-223-1111. 1-800-863-2665

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if First National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$25 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$2 per day.
- Insufficient/Overdraft Fee (Overdraft fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means): \$25.00 per item Daily Maximum \$125.00.; NSF/Returned Item Fee: \$30.00 per item Daily Maximum \$150.00.

What if I want First National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-800-863-2665, visit www.1nb.com, or complete the form below and present it at a branch or mail it to: First National Bank & Trust Co. of Ardmore, Attn: Opt In, 405 W. Main Street, Ardmore, OK 73401-4709.



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Complete this form & Return

- I do not want First National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want First National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name: _____

Account Number Ending in (Last 4): _____

Signature: _____

Date: _____

Right to Revoke Consent

If you have given your consent to have FIRST NATIONAL BANK & TRUST COMPANY OF ARDMORE authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying FIRST NATIONAL BANK & TRUST COMPANY OF ARDMORE as follows:

You may revoke your consent by calling 580-223-1111 or 800-863-2665 or in writing.

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)